

Twenty Minutes
Observations

ON A
BETTER MODE
OF
PROVIDING for the POOR;

IN WHICH

It is rendered probable that they may be
EFFECTUALLY RELIEVED,

IN A

Manner more agreeable to the general
Feelings of Mankind,

AT THE SAME TIME THAT

Two Millions Sterling, or more, may be
annually saved to the Nation.

BY RICHARD PEW,
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EDINBURGH.

VENIENTI OCCURRITE MORBO.

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P R E F A C E.

REGULATIONS which tend to increase the happiness of individuals, at the same time that they diminish the general burthens of the community, will command the attention of a discerning Legislature. The Author flatters himself that both these

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ends may be in a great measure accomplished, by the plan he is about to propose; and he therefore makes no apology for communicating his sentiments to the Public.

The Reader is desired to correct the following
ERRATA:

Page II, line last, for 1733, read 1773.

16, note, line 3, for *of helpless*, read *of a helpless*.

ib. line last, after the word *nothing*, add a semicolon.

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TWENTY MINUTES OBSERVATIONS, &c.

THE rapid and enormous increase of the poor's rate in this kingdom, during the last few years, has for some time created in the landed interest the most general and just apprehensions ; many plans have been suggested, and many schemes devised, to remedy or diminish the grievance, but hitherto with little or no effect ; nor ought it perhaps to be expected that the burthen should ever be totally removed, although it may be very much alleviated. At any rate, it is an object of the most serious concern, that its increase should, if possible, be prevented,

and its pressure, as far as can be, equalized. To this end there is reason to hope that the bills lately framed by Mr. Gilbert may a good deal contribute; but is there not a possibility of doing something more? Those bills are rather calculated to correct the evil; may we not in some measure, by anticipation, prevent it?—In this persuasion, I shall venture to offer a few observations.—I believe it may be asserted with justice, that most of the distresses of the poor in this country are more artificial than real distresses; they do not depend so much on any difficulty in procuring the necessaries, or even the conveniencies of life, as upon a total want of œconomy amongst the poor, in the management of what they earn; it being too much the custom with them (*ultimately certain of relief from the parish*) to squander immediately all they get, be it little or much; so that our manufacturers and labourers, with very few exceptions, are

are equally poor at the week's end, whether they have earned in that week a guinea or five shillings; the surplus in summer, or a time of plenty, instead of being laid up against winter, or a time of scarcity, is squandered away in at best what is unnecessary, and often in acquiring habits of idleness, extravagance, and intemperance, not easily to be relinquished. It is the business of a wise legislature to correct, if possible, this extravagant tendency of the people, and where it cannot hope for a natural and positive habit of œconomy, to substitute, if practicable, a negative and artificial one; that some kind of equilibrium and uniformity may take place between the means and necessities, between the income and the expenditure of the poor throughout the year; for as matters now stand, (from this total want of œconomy) the wants of the labourer are greater in winter, when he has fewer means of supplying them, than they are

in the summer, when he can earn much more; so likewise in the single state, and in the vigour of youth, a man's *wants are inconsiderable* to what they are in the married state; and in the winter of age, when from the diminution of his strength, or the increase of his family, he is less able to supply them. Yet notwithstanding these facts are continually passing before our eyes, we find that mankind have not of themselves sufficient resolution to be economical, or to lay up any thing in health and prosperity, against the attacks of poverty and disease.

It has been my fortune to be placed in a situation, which obliges me often to visit the dreary mansions of the wretched, when the jaundiced eye of disease gives additional horror to the meagre countenance of poverty. With a mixture of sorrow, indignation, and pity, have I often seen a young man, capable

capable of earning fourteen shillings a week, with a wife in perfect health, and *only one child*, reduced by a single week's illness to the necessity of seeking relief from the parish! whilst the furniture of his house, and the coverings of what was called his bed, were sufficient, from their filth and nastiness alone, to occasion disease in the most robust constitution. Could this extreme poverty proceed from any other cause than the most shameful mismanagement? * and it is not the duty of every government to oblige such persons to be economical, whether they will of themselves or not, and to compel them, if possible, to lay up something in health and youth against the

* As a proof that it could not, I have now within my eye a poor honest fellow, who earns no more than six shillings per week, has five children under nine years of age, and his wife big with a sixth, who held out, notwithstanding, under a state of total inactivity, for full four weeks, without applying to a parish, and without running in debt.

attacks

attacks of a numerous family, sickness, or age? It shall be my business to examine the possibility of putting an equitable scheme for this purpose into execution—let others determine how far it be compatible with the spirit of the British constitution.

In matters purely speculative, no certain conclusion can be drawn *a priori* of their success, when reduced to practice; we are obliged, therefore, to reason from the best analogies we can find, and to form our conjectures of the probability of their succeeding, by a comparison with other plans, which experience has proved to be successful. It is known to every body, that there are in this kingdom many associations under the title of clubs, or friendly societies, the object of which is to secure to the members of them, when incapable of labour, a certain sum weekly, during such interruption; of these

these I shall take for my example one instituted in this town * about forty years ago, upon the same principle, I believe, as most other associations of this nature throughout the kingdom: Every member pays into the hands of the Treasurer one shilling every four weeks, which must be deposited for one year compleat, before he becomes intitled to any relief from the society; after that period, when rendered incapable of labour, he receives six shillings per week for the space of six months; but if his incapability continues longer than that time, his pay is reduced to three shillings per week, which he receives until he gets well, or otherwise as long as he lives. The same provision is made for those persons who are rendered incapable of labour by age; for the first six months they receive six shillings per week, afterwards three. It also provides for burying the dead in a decent

* Wellingboro'.

manner,

manner, and allows for each funeral three pounds.

This slender monthly contribution has been found so perfectly adequate to the purposes intended by it, that it has not only proved sufficient to defray every expence, agreeable to the conditions held out, but has also enabled the society, without risk, to return a guinea to each member every two or three years (the number 48) retaining many pounds as Bank stock.

The person who ties my hair has been in this association for the last seven years; he has paid annually £. s. d.
thirteen shillings, - - 4 11 0

Without having received any thing on account of sickness, he has withdrawn at three several times one guinea, - - - 3 3 0

Ballance paid 1 8 0

So

So that in fact 11. 8s. is all that he has disbursed in the space of seven years, or 4s. per annum; a trifling sum indeed, when compared with the advantages he might, if necessary, have derived from the institution; but after all there remains in stock 361. 11s. one forty-eighth part of which, or 15s. 2d. $\frac{3}{4}$ may be considered as his property, so that he has, in reality, in the course of seven years, *sunk* no more than 12s. 9d. $\frac{1}{4}$ or 1s. 10d. per annum †.

That the income of the fund may suffer no diminution or interruption, every disabled member continues to pay his monthly contribution as at other times, although he is upon the sick list.

Now if so small a contribution as one shilling in a month, or one twenty-fourth part of a common labourer's wages, be suffi-

† Not above one seventh part of the sum originally paid, three-pence per week.

cient for *forty years together*, permanently to maintain a fund *more than adequate* to the purpose of affording to each member a comfortable subsistence when afflicted with sickness, or exhausted by age, might not a fund be drawn from the people at large upon the same principle (almost without their feeling it when in health and prosperity) sufficient, or nearly sufficient, to support them in time of sickness or in old age? in short, may not every parish be *induced, or compelled*, to form themselves into one or more friendly associations, to which each individual above a certain age (suppose males 18, females 17) should be obliged to contribute a small proportion of their supposed income, for the purpose of supporting them when unable to get their own livelihood?

Let us inquire what would be the probable effects when applied to a particular town; I shall as before take that of Wellingboro'.

It

It appears by an actual and exact enumeration, made under my direction, that the number of inhabitants residing in Wellingboro' amounts in the whole to 2857; that out of these 847 males, and 1100 females, are above the age specified; the sum therefore paid by these persons would be 847 shillings, and 1100 four-pences every four weeks, amounting in the whole to 60l. 13s. 8d. or 788l. 17s. 8d. per annum.

The expence of the poor in Wellingboro', upon the average of three years last past, appears to have been 1191l. 4s. 11d $\frac{1}{2}$, from which deduct 788l. 17s. 8d. there remains 402l. 7s. 3d $\frac{1}{2}$. or very little more than one third of the present expences of the parish; let this be applied to the whole kingdom, taking the expence of the poor to be, as in 1733, three millions *,

* I state this on the authority of Lord Kaimes. Mr. Gilbert, who has been most laudably attentive to this subject, estimates the total expence at about two millions and a half.

the saving to the nation will amount to the sum of 1,984,885l. sterling, a sum well worthy the attention of the legislature; and this might be raised in so easy and gentle, and in a manner so perfectly congenial to the wishes of the people, as scarcely to be felt, much less complained of, by any individual, especially in manufacturing towns, where the poor are always the most numerous, and always the most wretched; since the sum here specified would seldom amount to one forty-eighth part of the artificer's wages; yet the return, in the time of his necessity, would be much greater than it would be possible for the parish to afford him, however well disposed they might be, and however great his distress.

N. B. The computation here made is extremely moderate, since it allows nothing for the number of contributors prohibited

prohibited from receiving,* the increased frugality of the poor, which may reasonably be expected, the prevention of imposition on parishes, (to an astonishing amount) by the clamorous and idle. The expence of removing paupers, the litigation concerning settlements, the number of payable males now absent in the army and navy, or the surplus which constantly takes place in all private institutions of this nature, all which circumstances taken together would certainly amount to a sum not far short of the 1,015,115*l.* unprovided for; nay, perhaps, this institution may hereafter be brought, by proper management, to afford a considerable surplus, for the use of the state; and thus the lower orders of the community, instead of being a burthen, would become, in every sense of the word, beneficial to the nation; whereas the poor laws now in being,

* About one-fifth, which, it is supposed, will be nearly equal to the sum necessary for the relief of large families, of widows, and of orphans.

however

however benevolent in their original intention, do certainly operate as a severe tax upon honest industry, and as a bounty upon extravagance.

“ In Doctor Davenant’s time (says
 “ Lord Kaims) the poor-rates were about
 “ 700,000*l.* annually, in the year 1764
 “ they amounted to 2,200,000*l.* in
 “ the year 1773 they amounted to
 “ 3,000,000*l.* equal to six shillings in
 “ the pound land tax.” *

Now if they have increased in an equal progression since the year 1773, which there is too much reason to apprehend they must, (supposing this calculation to be just,) have amounted in the year 1782 to 3,800,000*l.* sterling; and the saving by the plan here proposed will be increased in proportion, that is, to the enormous sum of 2,500,000*l.* and this, even admitting the whole sum now raised for the poor to be absolutely

* Sketches of the History of Man. Sketch 10.
 necessary

necessary, and that the deficiency of the sums raised by these contributions must be made up, how astonishingly great then will be the advantages to this nation, should the funds alone, as they probably will, prove adequate to the ends proposed by them?

Out of this fund every man, who is really incapable of labour, shall have a right to demand six* shillings per week, for the first six months, should his illness last so long, and three shillings per week after that period, until he again becomes capable of labour; every woman should have a right to demand two shillings per week for the first six months, and afterwards to one shilling and six-pence per week, until she is again

I am inclined to believe that these proportions are not the best which may be adopted; but they are such as the people have chosen for themselves, and perhaps it might not be safe to alter them, at least for the present.

able

able to work. I would also wish to extend the advantages of this institution, as a matter of right, to those industrious poor persons who are oppressed by large families, to the fatherless, the widow, and the orphan †.

For I find upon enquiry amongst some of the most industrious of the poor, that it is almost impossible for a man to maintain a wife and three children, under nine years of age, upon six shillings per week, the wife's time being so much taken up in the necessary duties of her family, that she can, under such circumstances, earn nothing with two

† For there is no reason why the terrors of poverty should damp the instinctive parental joy, which ever accompanies the birth of helpless innocent; why hunger should aggravate the affliction of the widow; or why contempt and indigence should necessarily embitter the inseparable loss of affectionate parents; no, let us mitigate these unavoidable calamities, as far as lies in our power, by a frugal, an honourable, and a determinate provision.

children

children under that age they acknowledge they can do tolerably well, and after they are nine years of age they can, if in health, nearly earn their own maintenance; every common labourer or manufacturer then, earning no more than six shillings per week, having three children under nine years of age, shall receive from the fund one shilling and six-pence per week until the eldest of those children shall attain the age of nine years, or until one of them shall happen to die; and if any one or more of his children shall happen to be idiotic, insane, or any ways so far disabled either in body or mind, as to be utterly incapable of labour, each of them shall be considered as if still under the age of nine years, and paid for accordingly. If a mother should be left a widow with three children, under seven years of age, she shall receive from the fund five shillings, if with two children three shillings, and if with one

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child

child one shilling and six-pence per week ; if with more than three under that age, one shilling per week for each above that number, it being considered that all her time is taken up by three, and allowance made for it, but that she is capable of looking after and taking care of a greater number, which however will very rarely happen.

Orphans will be attended with somewhat more difficulty ; the same proportions, however, should be allotted from the fund for their maintenance, and some receptacle provided for them, where they may be taught to get their own living by the age of nine years ; and widows, without children, under the age of 65, may, when in health, be considered as able to get their own subsistence.

Providing thus early against the possibility of necessary poverty, will be
attended

attended with the most happy effects, (for the positive advantages of this plan, however great, I consider as scarcely equal to the negative ones) cherish that spirit of independency which is natural to the human mind, and in a short time there will be found scarcely a really poor person in his Majesty's dominions *.

It is with the poor man as it is with the tradesman; the latter, as long as the balance at the year's end appears in his favour, and he adds something annually to his capital stock, continues unremittingly to exert himself to the utmost of his abilities; but if, notwith-

* The truth of this idea may be inferred from hence, that upon the most strict enquiry I do not find more than one or two instances where any member of the association became chargeable to the parish; and these were under the pressure of very large families, labouring under general sickness, both which circumstances would by this scheme be provided against.

standing his exertions, the balance of trade goes against him, and he finds his capital annually decreasing, he begins at first to look into his accounts with reluctance, then neglects them altogether, and at length seeks relief in continual dissipation.

So it is with the poor man; as long as he continues in perfect health, his earnings are generally sufficient to procure him a comfortable subsistence; and if he is in debt to no one on Saturday night, he lays himself down contented. Let us suppose him now afflicted with a few days illness, his credit is good, and he runs a little in debt; as soon as he recovers, he makes some efforts to pay it, but before he can accomplish this, a second illness overtakes himself, his wife, or his family, his debt of necessity increases, and at length arrives at such a height, that he sees it is impossible, by any exertions

he

he can make, to recover himself; he feels hurt at the idea, his spirit is broken, and if no one from charity, or good policy, steps in to relieve him from his present dilemma, his desire of independency is lost FOR EVER; he applies to the overseers for relief, and having once surmounted the pride natural to man, and been beholden (as they call it) to the parish, he is determined to get as much from it as he can; and thus, by an aggregation of such cases, the poor's rate is extended beyond all bounds. Such is the progress of the human mind, in the lower orders of society, as I have too frequently had occasion to observe.

Let us now turn our eyes to the scheme here proposed, the easy practicability of which may be inferred from the general tendency of the people, both male and female, to run into such associations, under many difficulties,
in

in every part of the kingdom, and its probable effects we have traced at some length before ; it is true these associations are, at present, chiefly composed of the more industrious part of the people, the lower class of tradesmen ; but we have made ample allowance, as I think, for the most considerable difficulties which can possibly arise, even amongst the most necessitous part of the community. Could such a scheme be carried into execution, many advantages would arise to the kingdom, independent of the increase of population, the relief it would afford to the landed interest, and the stability it would give to public credit. By it the youthful, the vigorous, and the active, would insensibly become the supporters of the aged, the infirm, and the diseased ; the single man, finding that he must contribute to the support of the married man's children, would find it his interest early to obey the dictates of nature,

ture, and marry likewise, from which he would no longer be deterred, by the fear that himself and his offspring might become beggars.

Equally and enviably secured against the inconveniencies of poverty or riches, supporting and supported in turn by his fellow parishioners, the peasant would pass his days, the father of a numerous and vigorous offspring, in ease, tranquility, and peace. As all would be interested in the stability of the fund, each individual would become the overseer of his neighbour; and as all would be provided for upon an equal footing, no discontent could arise on account of partiality; whilst every one being secure of a comfortable and *determinate* subsistence, there could be no temptations to vice from necessity, and it is to be hoped fewer than at present from example.

The

The indolent man, not contributing his quota, would be equally obnoxious to the squire and to the peasant; and as from his deficiency he would be immediately detected, so his idleness should inevitably meet its proper antidotes, confinement and labour.

By proper certificates from one association to another, the detrimental, expensive, and often inhuman removal of paupers, generally under a state of disease, and frequently in the agonies of death! would be rendered unnecessary; the amiable longings of those individuals (who have gained settlements at a distance) to pass the evening of their days in their native place, with their earliest friends, relations, and acquaintance, might be safely gratified; the litigations between parishes concerning the settlements of paupers would be heard of no more; the petty shufflings and under-hand tricks to evade or diminish

nish the poor rates, so common at present, would be annihilated, and every human being, without fear or molestation, would be enabled to seek his subsistence wherever his genius, his inclination, or his interest, might lead him; but, above all, the sum of human happiness would be considerably augmented, by the comfort which every man of moderate desires and independent principles must feel, when he recollects, that whatever accident can befall him, to deprive him of the power of getting his subsistence, he is certain of a comfortable maintainance, without any disgrace to himself, or any obligation to others. “In the days of my prosperity (says he to the Treasurer of the fund) I deposited a sum of money in your hands to support me when I should fall under the pressure of adversity; that period is now arrived, I demand therefore on your part the fulfilment of the contract; pay me the sum I stipulated to receive.”

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Such

Such are the advantages which seem naturally to arise from the plan I have ventured to propose; but perhaps difficulties may occur in the execution, which I, in my zeal, may have overlooked, or which cannot at present be foreseen; and which may render the scheme in some measure abortive. These difficulties, so far as they appeared, it was my intention to have pointed out in this place, with such regulations as seemed to me, from a considerable attention to this pleasing subject, most likely to obviate them; but I could not render them so perfect as to satisfy my own mind, in time for the present publication, which I was unwilling any longer to delay, from an apprehension that a Bill would be brought into the House of Commons soon after the Christmas recess, which appeared to me less adequate to the end proposed. There is a principle in the
human

human mind, which renders it impatient of controul; mankind in general may be induced almost to any thing; but he who attempts to compel them, will find it an Herculean labour.

By strict discipline and the terrors of martial law, a body of men may be kept in a state of mechanical subjection, but if the commanding officer does not convince them that he has their interest at heart, and that he harrasses them no more than the service necessarily requires, these men will desert him at his utmost need. To secure their obedience he must gain their affection, persuade them they are of consequence, and they become enthusiasts in your cause; in like manner convince the multitude that they can and ought to provide for themselves, and *they will provide for themselves.*

I shall

I shall not lose sight of this pleasing subject †, but if the foregoing out-line meets the public approbation, or seems likely to be adopted by the legislature, I shall in due time throw out such hints as appear to me likely to render it successful ; together with some observations (as a consequence of the former) on a probable mode of paying off fifty millions of the national debt, in the course of twenty years, without levying any tax which can be felt as a fresh burthen by the people.

† Since writing the above I have read some Inquiries concerning the Poor, made with equal judgment and humanity by John M'Farlan, D. D. of Edinburgh ; which are well worthy the attention of the public.

Speedily will be published,

By the same A U T H O R,
M E D I C A L E S S A Y S.
V O L U M E T H E F I R S T.

